UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

In re:	Case No. 11-53444-PJS
RALPH D ROEDER SHERRI A ROEDER Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Krispen S. Carroll, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 05/10/2011.

2) The plan was confirmed on 11/29/2011.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA .

4) The trustee filed action to remedy default by the debtor in performance under the plan on NA .

5) The case was completed on 11/15/2016.

6) Number of months from filing to last payment: 66.

7) Number of months case was pending: 70.

8) Total value of assets abandoned by court order: NA .

9) Total value of assets exempted: $18,474.01.

10) Amount of unsecured claims discharged without payment: $443,543.62.

11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor $39,855.84

Less amount refunded to debtor $257.84

NET RECEIPTS: **$39,598.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan $2,274.00

Court Costs $0.00

Trustee Expenses & Compensation $2,116.28

Other $0.00

TOTAL EXPENSES OF ADMINISTRATION: **$4,390.28**

Attorney fees paid and disclosed by debtor: $726.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLSTATE CREDIT BUREAU	Unsecured	135.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	4,005.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	1,241.00	1,275.52	1,275.52	120.28	0.00
ASSOCIATES FINANCIAL	Unsecured	239.00	239.16	239.16	22.55	0.00
BANK OF AMERICA	Unsecured	6,004.00	NA	NA	0.00	0.00
CHASE MANHATTAN MORTGAGE	Unsecured	95,790.03	NA	NA	0.00	0.00
CMI/MICHIGAN IMAGING	Unsecured	50.00	NA	NA	0.00	0.00
ESTHER GARGALINO	Priority	5,520.00	920.00	920.00	0.00	0.00
ESTHER GARGALINO	Secured	5,520.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT	Secured	4,173.00	3,849.24	3,849.24	0.00	0.00
FORD MOTOR CREDIT	Secured	11,690.00	11,346.14	11,346.14	0.00	0.00
FORD MOTOR CREDIT	Secured	NA	275.81	275.81	0.00	0.00
HENRY FORD HEALTH SYSTEMS	Unsecured	936.64	NA	NA	0.00	0.00
I C SYSTEM INC	Unsecured	150.37	150.37	150.37	14.18	0.00
INTERNAL REVENUE SERVICE	Priority	1.00	8,172.89	8,172.89	8,172.89	0.00
INTERNAL REVENUE SERVICE	Priority	1.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,066.85	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,070.71	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,325.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	2,125.64	129,924.75	129,924.75	12,251.90	0.00
INTERNAL REVENUE SERVICE	Unsecured	30,161.48	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	34,034.67	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	26,431.45	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	6,659.79	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	21,011.95	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	5,243.52	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JEFFERSON CAPITAL SYSTEMS	Unsecured	74.92	74.92	74.92	7.06	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	1,759.36	1,759.36	165.91	0.00
MACOMB COUNTY REIMBURSEMEN	Unsecured	NA	0.00	44,959.10	4,239.64	0.00
MACOMB COUNTY REIMBURSEMEN	Priority	50,959.10	50,959.10	6,000.00	6,000.00	0.00
MEDICAL FINANCIAL SOLUTIONS	Unsecured	198.08	NA	NA	0.00	0.00
MICHIGAN ENDODONTICS	Unsecured	80.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	4,189.00	4,201.12	4,201.12	396.17	0.00
NCO FINANCIAL SYSTEMS, INC	Unsecured	236.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	6,426.64	6,426.64	606.03	0.00
SPRINT	Unsecured	267.00	NA	NA	0.00	0.00
ST JOHN HOSPITAL	Unsecured	300.00	NA	NA	0.00	0.00
STATE OF MICHIGAN CD	Secured	1.00	0.00	14,869.00	0.00	0.00
STATE OF MICHIGAN CD	Unsecured	1,429.00	0.00	9,329.35	0.00	0.00
STATE OF MICHIGAN CD	Unsecured	407.00	18,278.64	18,278.64	1,723.68	0.00
STATE OF MICHIGAN CD	Unsecured	3,238.00	0.00	3,940.08	0.00	0.00
STATE OF MICHIGAN CD	Unsecured	2,721.00	NA	NA	0.00	0.00
STATE OF MICHIGAN CD	Unsecured	1,340.00	NA	NA	0.00	0.00
STATE OF MICHIGAN CD	Unsecured	2,237.00	NA	NA	0.00	0.00
STATE OF MICHIGAN CD	Unsecured	2,570.00	NA	NA	0.00	0.00
STATE OF MICHIGAN CD	Priority	305.00	0.00	1,240.66	0.00	0.00
STATE OF MICHIGAN CD	Priority	245.00	1,487.43	1,487.43	1,487.43	0.00
STATE OF MICHIGAN CD	Priority	1.00	NA	NA	0.00	0.00
STATE OF MICHIGAN CD	Priority	1.00	NA	NA	0.00	0.00
STATE OF MICHIGAN CD	Priority	1.00	NA	NA	0.00	0.00
STATE OF MICHIGAN CD	Priority	1.00	NA	NA	0.00	0.00
STATE OF MICHIGAN CD	Priority	1.00	NA	NA	0.00	0.00
STATE OF MICHIGAN CD	Priority	1.00	NA	NA	0.00	0.00
TLN COMMERCIAL REPAIR	Unsecured	1,180.00	NA	NA	0.00	0.00
VIBE CREDIT UNION	Unsecured	443.00	NA	NA	0.00	0.00
WEBER INTERNATIONAL TIRE	Unsecured	496.40	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	$0.00	$0.00	$0.00
Mortgage Arrearage	$0.00	$0.00	$0.00
Debt Secured by Vehicle	$15,471.19	$0.00	$0.00
All Other Secured	$14,869.00	$0.00	$0.00
TOTAL SECURED:	**$30,340.19**	**$0.00**	**$0.00**
Priority Unsecured Payments:			
Domestic Support Arrearage	$0.00	$0.00	$0.00
Domestic Support Ongoing	$0.00	$0.00	$0.00
All Other Priority	$17,820.98	$15,660.32	$0.00
TOTAL PRIORITY:	**$17,820.98**	**$15,660.32**	**$0.00**
GENERAL UNSECURED PAYMENTS:	**$220,559.01**	**$19,547.40**	**$0.00**

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Disbursements:		
Expenses of Administration	$4,390.28	
Disbursements to Creditors	$35,207.72	
TOTAL DISBURSEMENTS :		**$39,598.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/28/2017 By: /s/ Krispen S. Carroll
Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)